

**INVESTMENT OBJECTIVE**

The Fund aims to provide investment return to investors through investment in Shariah-compliant global equity with a focus on technology sector.

Note: Any material changes to the Fund's investment objective would require Unit Holders' approval.

**FUND INFORMATION**

<b>Fund Type</b>	Growth
<b>Risk Profile</b>	High
<b>Financial Year End</b>	31 May
<b>Benchmark</b>	FTSE All-World Technology Index
<p>Note: The above benchmark of the Fund was changed from MSCI ACWI Information Technology Index to FTSE All-World Technology Index effective 30 September 2023. The above benchmark is only used as a reference for the purpose of investment performance comparison. The Fund is not managed against the benchmark.</p>	
<b>Launch Date</b>	29 November 2021
<b>Current Fund Size</b>	<b>NAV(RM) 9,528,064.23</b>
	<b>Units 30,530,256.06</b>

**FEES & CHARGES**

<b>Sales Charge</b>	Up to 5.50% of the NAV per Unit of the Fund.
<b>Annual Management Fee</b>	Up to 1.80% per annum of the NAV of the Fund.
<b>Annual Trustee Fee</b>	0.035% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	RM 500.00
<b>Minimum Additional Investment</b>	RM 100.00
<b>Distribution Policy</b>	Distribution of income, if any, is incidental.

**ASSET ALLOCATION**

Cash and Cash Equivalents  
5.10%



Foreign  
Shariah-  
Compliant  
Equity  
94.90%

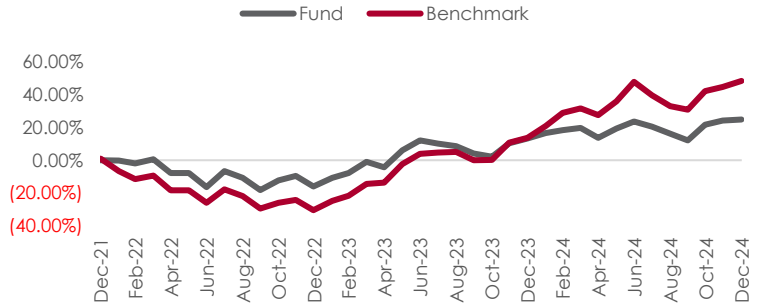
**LIPPERLEADER Fund Ratings\***

Highest (5) (4) (3) (2) (1) Lowest

**5 Total Return 3 Consistent Return 2 Preservation**

\*Source : Lipper IM as of 31 December 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 31 December 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
<b>Fund</b>	10.13	0.55	11.31	1.04	4.31	10.13	24.89	24.84
<b>Benchmark</b>	30.63	2.58	13.44	0.40	12.70	30.63	48.40	48.40

\*Since Inception

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

**HISTORICAL PERFORMANCE (%)\*\***

	2022	2023	2024
<b>Fund</b>	(16.05)	35.08	10.13
<b>Benchmark</b>	(31.09)	63.37	30.63

\*\*Figures are based on calendar year.

**TOP HOLDINGS**

NAME OF SECURITIES	NAV (%)
Alphabet Inc. Class A	9.22
Taiwan Semiconductor Manufacturing Co., Ltd.	8.00
Apple Inc.	7.72
Texas Instruments Incorporated	7.26
Qualcomm Inc	6.47
Nvidia Corporation	6.42
Meta Platforms Inc. Class A	6.36
Arista Networks, Inc.	5.31
Cisco Systems	4.54
Palo Alto Networks, Inc.	3.92

**SECTORS ALLOCATION**

NAME OF SECTOR	NAV (%)
Information Technology	82.93
Communication Services	9.22
Industrials	2.74
Cash and Cash Equivalents	5.10

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
United States	79.03
Taiwan	8.00
Japan	7.64
Europe	0.22
Cash and Cash Equivalents	5.10

## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

In 2024, global equity markets showcased varied performance. The S&P 500 and Nasdaq Index delivered impressive annual returns of 23.31% and 28.64%, respectively. However, the S&P 500 slipped 2.50% in December, while the Nasdaq posted a modest 0.48% gain for the month, driven by optimism surrounding rate cuts, economic resilience, and artificial intelligence advancements. In contrast, the MSCI Europe Index dipped 0.53% month-on-month (MoM) in December, pressured by monetary policy uncertainties and high valuations. Meanwhile, the DJIA fell 5.27% in December, ending the year with a respectable 12.88% annual gain.

The Asia-Pacific region delivered mixed results. Japan's Nikkei 225 and Taiwan's TAIEX led December performance with gains of 4.41% and 3.47%, respectively. Conversely, South Korea's KOSPI and India's Nifty 50 were the month's worst performers, declining 2.30% and 2.02%, respectively. Taiwan's TAIEX surged 28.47% year-to-date (YTD) in 2024, supported by robust industrial production and growing technology demand. In contrast, South Korea's KOSPI dropped 9.63% YTD, hampered by political turmoil following President Yoon Suk Yeol's failed attempt at martial law and subsequent suspension.

The Malaysian equity market experienced a robust 2024, especially during the first half of the year. The FTSE Bursa Malaysia Index Series recorded broad-based growth, with several indices surpassing 15%. While foreign investors were significant contributors to the market in the first three quarters, net selling emerged in the last quarter. December marked a strong close for Malaysian equities, with the FBMKLCI rising 3.01% and the FBM EMAS Shariah gaining 4.62%.

Malaysia's equity market outlook remains optimistic, underpinned by Gross Domestic Product (GDP) growth, abundant local liquidity, and sector-specific drivers such as data center expansion and public infrastructure projects. Tourism-related industries are well-positioned for growth, bolstered by a weaker ringgit and supportive policies. Additionally, state-driven initiatives and strategic investments in Johor, Sarawak, and Penang are expected to sustain momentum, enhancing Malaysia's competitiveness and investment appeal in 2025.

### Note:

Based on the Fund's portfolio returns as at **10 January 2025**, the Volatility Factor (VF) for this Fund is **18.9** and is classified as "Very High". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

### IMPORTANT INFORMATION:

- Investors are advised to read and understand the contents of the Prospectus of BIMB-Arabesque Global Shariah-ESG AI Technology Fund (Fund) dated 29 November 2021, or its First Supplemental Prospectus dated 30 September 2023 and the Fund's Product Highlight Sheet (PHS) before investing, which have been registered with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Prospectus and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at [www.bimbinvestment.com.my](http://www.bimbinvestment.com.my). PHS is available and that investors have the right to request for PHS. The PHS and any other product disclosure document should be read and understood before making any investment decision. The SC's approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the Fund.
- There are fees and charges involved and investors are advised to compare and consider the fees, charges and costs involved before investing in the Fund. Investments in the Fund are exposed to risk, please refer to the Prospectus or its supplemental and PHS for detailed information. Investors are advised to consider the risks in the Fund and should make their own risk assessment and seek professional advice, where necessary, prior to investing. Investors should also note that the price of units and distribution payables, if any, may fluctuate, and past performance of the Fund should not be taken as indicative of its future performance.
- Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.
- Any issue of units to which the Prospectus or its supplemental, and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus or its supplemental and PHS, subject to the terms and conditions therein.
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**FUND INFORMATION**

<b>Fund Type</b>	Growth
<b>Risk Profile</b>	High
<b>Financial Year End</b>	31 May
<b>Benchmark</b>	FTSE All-World Technology Index
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<b>Launch Date</b>	29 November 2021
<b>Current Fund Size</b>	<b>NAV(RM) 179,580.71</b> <b>Units 736,463.29</b>

**FEES & CHARGES**

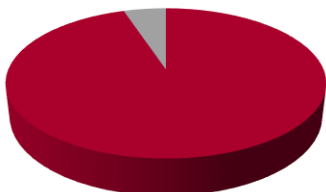
<b>Sales Charge</b>	Up to 5.50% of the NAV per Unit of the Fund.
<b>Annual Management Fee</b>	Up to 1.80% per annum of the NAV of the Fund.
<b>Annual Trustee Fee</b>	0.035% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	RM 500.00
<b>Minimum Additional Investment</b>	RM 100.00
<b>Distribution Policy</b>	Distribution of income, if any, is incidental.

**ASSET ALLOCATION**

Cash and Cash Equivalents  
5.10%



Foreign  
Shariah-  
Compliant  
Equity  
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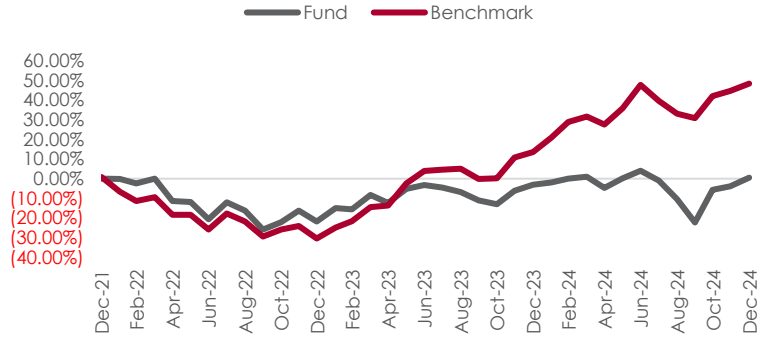
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Highest **5** **4** **3** **2** **1** Lowest

**3** Total Return **2** Consistent Return **1** Preservation

\*Source : Lipper IM as of 31 December 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 31 December 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
<b>Fund</b>	3.76	4.58	29.40	(3.38)	(0.44)	3.76	0.56	0.52
<b>Benchmark</b>	30.63	2.58	13.44	0.40	12.70	30.63	48.40	48.40

\*Since Inception

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

**HISTORICAL PERFORMANCE (%)\*\***

	2022	2023	2024
<b>Fund</b>	(21.85)	24.01	3.76
<b>Benchmark</b>	(31.09)	63.37	30.63

\*\*Figures are based on calendar year.

**TOP HOLDINGS**

NAME OF SECURITIES	NAV (%)
Alphabet Inc. Class A	9.22
Taiwan Semiconductor Manufacturing Co., Ltd.	8.00
Apple Inc.	7.72
Texas Instruments Incorporated	7.26
Qualcomm Inc	6.47
Nvidia Corporation	6.42
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Cash and Cash Equivalents	5.10

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NAME OF COUNTRY	NAV (%)
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<b>Benchmark</b>	FTSE All-World Technology Index
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<b>Launch Date</b>	29 November 2021
<b>Current Fund Size</b>	<b>NAV(USD) 11,557.39</b> <b>Units 39,442.69</b>

**FEES & CHARGES**

<b>Sales Charge</b>	Up to 5.50% of the NAV per Unit of the Fund.
<b>Annual Management Fee</b>	Up to 1.80% per annum of the NAV of the Fund.
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**TRANSACTION & DISTRIBUTION**

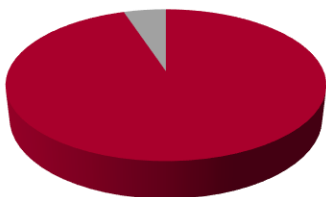
<b>Minimum Initial Investment</b>	USD 500.00
<b>Minimum Additional Investment</b>	USD 100.00
<b>Distribution Policy</b>	Distribution of income, if any, is incidental.

**CURRENCY EXCHANGE RATE**

USD 1 = MYR 4.4695

**ASSET ALLOCATION**

Cash and Cash Equivalents  
5.10%



Foreign  
Shariah-  
Compliant  
Equity  
94.90%

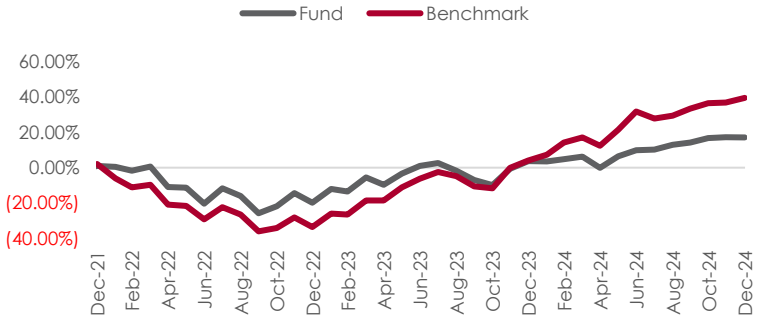
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**FUND PERFORMANCE**



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**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
<b>Fund</b>	13.08	(0.03)	2.59	6.58	10.23	13.08	16.09	17.20
<b>Benchmark</b>	34.05	1.98	4.59	5.88	19.05	34.05	39.49	39.49

\*Since Inception

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

**HISTORICAL PERFORMANCE (%)\*\***

	2022	2023	2024
<b>Fund</b>	(20.52)	29.16	13.08
<b>Benchmark</b>	(34.95)	56.77	34.05

\*\*Figures are based on calendar year.

**TOP HOLDINGS**

NAME OF SECURITIES	NAV (%)
Alphabet Inc. Class A	9.22
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